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PATENT
Attorney Docket No. 05793.3026-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Jeremy P. CLIFFORD et al.) Group Art Unit: 3693
Application No.: 09/838,194) Examiner: Jocelyn GREIMEL
Filed: April 20, 2001) Confirmation No.: 1551
For: SYSTEM AND METHOD FOR)
OFFERING CUSTOMIZED)
CREDIT CARD PRODUCTS)

MS: Amendments

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed December 12, 2007, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendments section of this paper.